

NHAB

ANNUAL REPORT 1981-1982

NEW HAMPSHIRE ASSOCIATION FOR THE BLIND



Main Office

25 Walker Street
Concord, New Hampshire 03301
Telephone 224-4039

North Country Office

101 Norway Street
Berlin, N.H. 03570
Telephone 752-7043

We Light the Way . . .



Elizabeth Y. McGreal — President

President's Message . . .

It has been exciting by any standard, this seventieth year since the founding of the New Hampshire Association for the Blind. We launched our first-ever capital campaign; we purchased, renovated and moved into a new rehabilitation and service center; and continued to provide a high calibre of service to nearly 1,000 people throughout the State.

Busy as it has been, this has been a personally rewarding time because it brought back so vividly that period in my life when my husband, Bill, was the Association's first executive director. How proud he would be today to see what NHAB has become: truly a service agency for all of New Hampshire's citizens, receiving increasingly-broader statewide support.

Invariably, people with whom I have had the opportunity to visit, in person or by letter, spoke of the remarkable work NHAB was doing in helping those faced with blindness or diminishing sight to accept the challenge and find a new way of life . . . of its con-

tributing force to the quality of life in New Hampshire . . . of the compassionate understanding of the professional service staff who work directly with blind and visually impaired people and their families . . . indeed that anyone connected in any capacity with NHAB was an interested, hard, dedicated worker.

This annual report is evidence of our accountability to the public which provides so much of our support. For the statistician, the figures may be interesting in-and-of themselves, however, the bottom line is whether we are doing the job entrusted to us so many years ago in 1912 when Emma Coolidge Weston acted upon a dream and founded what is now the New Hampshire Association for the Blind. I believe we are! I also agree that we must continue to dream . . . we must continue to look forward and, wherever possible, to act if by doing so it enhances the quality of life and independence of those we serve.

Dreams can become a reality with the encouragement and continued generous support of our friends, who have taken to heart Governor Walter Peterson's message at the dinner which launched NHAB's capital campaign, " . . . the joy of living is in the joy of giving; don't forget the joy." Thank you for sharing your joy.

Board of Directors

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Gale N. Stickler, ACSW

Jack G. Harper, M.Ed.

Director of Administrative Services

Rose Marie Rogers, ACSW

Director of Professional Services

George F. Theriault

Director of Development

Doreen O. Tuxbury, ACSW

Office Manager-North Country

Janet E. Copestakes

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R. Peter Shapiro, Esq., Concord
First Vice President

Edward C. Wolston, M.D., Laconia
Second Vice President

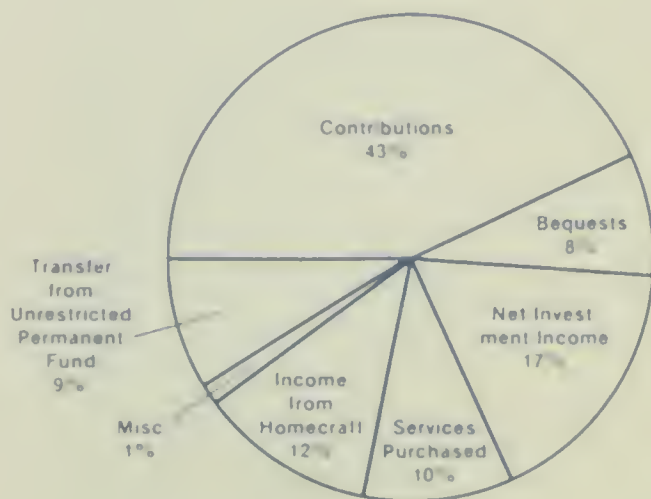
Barry Scotch, Esq., Bedford
Secretary

John Starrett, Concord
Treasurer

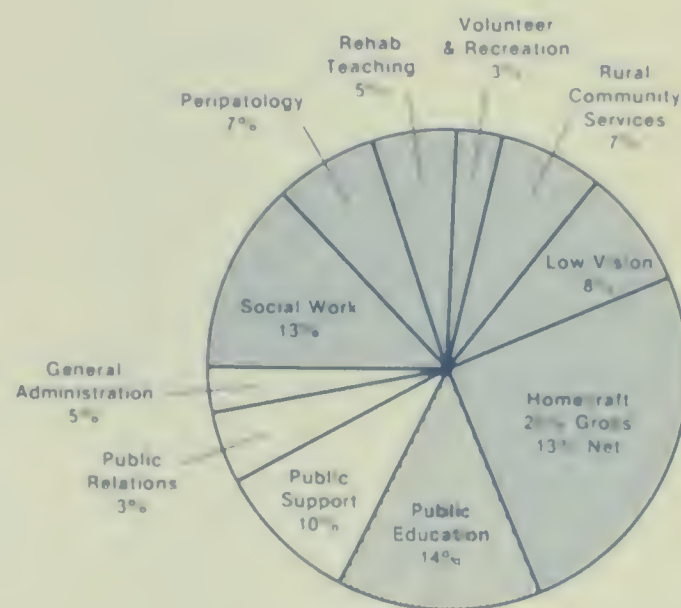
Edward A. Behringer, Concord
Bruce L. Calhoun, Peterborough
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Walter D. Kilian, Mont Vernon
James D. Mack, Bedford
William M. Macurda, Concord
John E. McMichael, Berlin
Leo Perreault, Somersworth
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Mrs. Dorothy Price, Hollis
Francis E. Robinson, Durham
Jack Sawyer, Laconia
Charles V. Tallman, Rye Beach
George Werntz, Jr., Etna

SUMMARY OF INCOME & EXPENSES

INCOME \$735,743



EXPENSES \$735,743



improving the quality of life . . .

Rehabilitation is available to residents of New Hampshire by the Association for the Blind which sends its social workers into the homes of blind people to explain services, evaluate their needs and those of their families, and to work with them in developing a rehabilitation plan.

social work—helps the blind person take the first steps toward dealing with the trauma of losing eyesight and its radical effect on his or her lifestyle.

mobility training—teaches white cane travel so the blind person can go where he or she wants to go safely and independently.

low vision clinic—evaluates and prescribes low vision aids such as high powered telescopes, bioptic lenses, even lighting, to help the visually impaired person make the best use of remaining vision.

rehabilitation teaching—instructs in the skills of daily living so the newly blind person can become self-sufficient once again.

recreation—through group activities, offers cultural and recreational experiences, as well as mutual support from others with similar impairments.

homecraft program—teaches new craft skills or adaptations of existing skills; provides a sense of purpose and opportunity to earn supplemental income.

volunteer services—matches people who wish to give their time with visually impaired people who have special needs, such as transportation, reading, or a friendly visitor.



Helping with homecraft sales is just one of the many ways volunteers assist NHAB: Hopkinton Woman's Club, Bank of New Hampshire.



Gert Cassell, Manchester, exudes confidence and independence following mobility lessons

Analysis by Eye Condition:

Macular Degeneration	240	Aphakia	37
Cataracts	188	Injury	10
Glaucoma	86	Retrolental Fibroplasia	4
Diabetes	87	Other	219
Retinal problems	38		
Retinitis Pigmentosa	28	Diagnosis not available	223

882 Clients Served in 179 Communities

	Communities	Clients
Belknap	14	46
Carroll	11	21
Cheshire	20	67
Coos	14	132
Grafton	22	62
Hillsborough	27	208
Merrimack	24	113
Rockingham	25	96
Strafford	10	77
Sullivan	12	60
	179	882

SERVICE STATISTICS

September 1, 1981 — August 31, 1982

Clients Served by the Association 882

Age:

0-5..... 9	45-64..... 142
6-19..... 26	65-74..... 153
20-44..... 108	75 and over ... 440
Male..... 317	Female..... 565

New Clients Referred During Year 378

Social Work:

Clients Served	854
Client Interviews	3,507
Group Services	302

Peripatology:

Clients Served	70
Lessons Provided	312
Hours of Instruction	468

Rehabilitation Teaching

Clients Served	79
Lessons Provided	302
Hours of Instruction	453

Recreation:

Number of Events	35
Clients Served	135

Home Crafts:

Clients Served	117
Client Visits	840
Pay to Blind Workers	\$32,453
Blind Products Sold	\$67,754
Other Products Sold	\$22,822
Total Sales	\$90,576

Volunteer Services:

Number of Volunteers	90
Hours Provided	4,365

Public Education:

Number of Activities	83
Number of Attendees	3,329

Low Vision:

Clients Served	265
Services Provided	395



Planning recreation events is just one aspect of the Lighted Heart Club Council, represented here by Edna Heaps of Nashua and Al Sears, of Claremont.

**STATEMENT OF SUPPORT, REVENUE AND EXPENSES,
AND CHANGES IN FUND BALANCES**

	1982					
	Current funds		Plant Fund	William McGreal Fund	Permanent Fund	Low Vision
	Unrestricted	Restricted				
PUBLIC SUPPORT & REVENUE						
Public Support						
Contributions	\$ 311,810	\$	\$	\$ 30	\$	\$
Legacies & Bequests	57,574				53	
Grants/Purchase of Services	37,097					
Total Public Support	406,481	—	—	30	53	—
Revenue						
Investment Income				3,336	133,349	
Sale of Products	90,577					
Gain (Loss) on Sale of Investments					(10,576)	
Gain on Sale of Van			4,988			
Income from Low Vision Services						36,820
Miscellaneous					960	
Total Revenue	90,577	—	4,988	3,336	123,733	36,820
Total Public Support & Revenue	497,058	—	4,988	3,366	123,786	36,820
EXPENSES						
Program Services						
Social Work	92,794		854			
Peripatology	49,968		418			
Rehabilitation Teaching	34,690		356			
Public Education	103,547		853			
Volunteer & Recreation	20,857		142			
Rural Community Services	55,052					
Home Crafts	184,963		2,246			
Low Vision						60,440
Total Program Services	541,871	—	4,869	—	—	60,440
Support Services						
Public Support	70,628		563			
General Administration	35,779		276	115	125	
Public Relations	20,886		191			
Total Support Services	127,293	—	1,030	115	125	—
Total Expenses	669,164	—	5,899	115	125	60,440
Excess (Deficiency) of Public Support & Revenue over Expenses	(172,106)	—	(911)	3,251	123,661	(23,620)
OTHER CHANGES IN FUND BAL.						
Depreciation	(5,899)		5,899			
Adjustment of Interfund Balances	221,945		25,224		(246,438)	(731)
Legacies & Bequests	(57,575)				57,575	
Total Other Changes	158,471	—	31,123	—	(188,863)	(731)
Excess (Deficiency) of Public Support & Revenues over Expenses & Other Changes	(13,635)	—	30,212	3,251	(65,202)	(24,351)
Excess (Deficiency) Development Campaign Over Expenses	(3,242)	—	183,971			
FUND BALANCE						
Beginning of Year	76,361	2,190	(1,838)	22,121	1,747,177	46,444
End of Year	\$ 59,484	\$ 2,190	\$212,345	\$ 25,372	\$ 1,681,975	\$22,093

CONDENSED BALANCE SHEET — ALL FUNDS

TAL ALL FUNDS		TOTAL ALL FUNDS	
August 31, 1981		August 31,	
		1982	1981

The Notes to the Financial Statements are an integral part of these statements.

**STATEMENT OF SUPPORT, REVENUE AND EXPENSES,
AND CHANGES IN FUND BALANCES**

	1982					
	Current funds		Plant Fund	William McGreal Fund	Permanent Fund	Low Vision
	Unrestricted	Restricted				
PUBLIC SUPPORT & REVENUE						
Public Support						
Contributions	\$ 311,810	\$	\$	\$ 30	\$	\$
Legacies & Bequests	57,574				53	
Grants/Purchase of Services	37,097					
Total Public Support	406,481	—	—	30	53	—
Revenue						
Investment Income				3,336	133,349	
Sale of Products	90,577					
Gain (Loss) on Sale of Investments					(10,576)	
Gain on Sale of Van			4,988			
Income from Low Vision Services						36,82
Miscellaneous					960	
Total Revenue	90,577	—	4,988	3,336	123,733	36,82
Total Public Support & Revenue	497,058	—	4,988	3,366	123,786	36,82
EXPENSES						
Program Services						
Social Work	92,794		854			
Peripatology	49,968		418			
Rehabilitation Teaching	34,690		356			
Public Education	103,547		853			
Volunteer & Recreation	20,857		142			
Rural Community Services	55,052					
Home Crafts	184,963		2,246			
Low Vision						60,44
Total Program Services	541,871	—	4,869	—	—	60,44
Support Services						
Public Support	70,628		563			
General Administration	35,779		276	115	125	
Public Relations	20,886		191			
Total Support Services	127,293	—	1,030	115	125	—
Total Expenses	669,164	—	5,899	115	125	60,44
Excess (Deficiency) of Public Support & Revenue over Expenses	(172,106)	—	(911)	3,251	123,661	(23,62
OTHER CHANGES IN FUND BAL.						
Depreciation	(5,899)		5,899			
Adjustment of Interfund Balances	221,945		25,224		(246,438)	(70
Legacies & Bequests	(57,575)				57,575	
Total Other Changes	158,471	—	31,123	—	(188,863)	(70
Excess (Deficiency) of Public Support & Revenues over Expenses & Other Changes	(13,635)	—	30,212	3,251	(65,202)	(24,35
Excess (Deficiency) Development Campaign Over Expenses	(3,242)	—	183,971			
FUND BALANCE						
Beginning of Year	76,361	2,190	(1,838)	22,121	1,747,177	46,4
End of Year	\$ 59,484	\$ 2,190	\$212,345	\$ 25,372	\$ 1,681,975	\$22,0

STATEMENT OF FUNCTIONAL EXPENSES

PROGRAM SERVICES

	Social Casework	Peripatology	Rehabilitation Teaching	Public Education	Volunteer & Recreation	Rural Community Services Network	Home Crafts	Low Vision
Salaries	\$ 67,734	\$ 34,443	\$ 24,352	\$ 37,562	\$ 15,065	\$ 35,638	\$ 85,983	\$ 20,473
Fringe Benefits	5,987	2,682	2,023	3,549	1,110	2,368	6,789	1,886
Payroll Taxes	4,773	2,439	1,724	2,781	1,067	2,675	6,262	1,455
Travel	7,358	6,052	2,864	316	775	7,108	9,660	3,248
Postage and Shipping	408	42	71	43,055	44	314	521	120
Supplies, Printing & Adv.	404	265	773	7,670	162	703	454	724
Telephone	2,171	506	371		663	2,247	936	677
Consultant Services								9,158
Aids	64	1,373	577	4,508				
Insurance — Mal Practice								
Legal and Audit	596	596	596	596	596		2,012	298
Miscellaneous				159			66	
Occupancy	3,210	1,570	1,339	3,206			8,440	1,599
Conferences, Publications, Dues	89			145				
Cost of Home Craft Products Sold							62,222	
Sales Expense							1,618	
Program Research & Analysis						2,499		
Truck Repairs & Maintenance								1,298
Rent						1,500		
Ophthalmological Outreach Activities					1,375			
Low Vision Aids								13,487
Total Expenses Before Depreciation	92,794	49,968	34,690	103,547	20,857	55,052	184,963	54,423
Depreciation	854	418	356	853	142	—	2,246	6,017
Total Expenses	\$ 93,648	\$ 50,386	\$ 35,046	\$ 104,400	\$ 20,999	\$ 55,052	\$ 187,209	\$ 60,440

SUPPORTING SERVICES

	Public Support	General Admin.	Public Relations
Salaries	\$ 23,643	\$ 23,492	\$ 12,695
Fringe Benefits	2,258	1,775	828
Payroll Taxes	1,756	1,661	901
Travel		1,046	449
Postage and Shipping	28,704	434	1,165
Supplies, Printing and Adv.	6,052	959	3,401
Telephone		1,864	131
Consultant Services			
Aids	5,301		
Insurance — Mal Practice		1,924	
Legal and Audit	596		596
Miscellaneous	106	655	
Occupancy	2,117	1,204	720
Conferences, Publications, Dues	95	995	
Cost of Home Craft Products Sold			
Sales Expense			
Program Research and Analysis			
Truck Repairs and Maintenance			
Rent			
Ophthalmological Outreach Activities			
Low Vision Aids			
Total Expenses Before Depreciation	70,628	36,019	20,886
Depreciation	563	276	191
Total Expenses	\$ 71,191	\$ 36,295	\$ 21,077

TOTAL ALL FUNDS

1982	1981
\$ 381,080	\$398,160
31,255	33,421
27,494	28,105
38,876	43,160
74,878	63,442
21,567	24,393
9,566	6,044
9,158	19,344
11,823	13,098
1,924	2,615
6,482	5,157
996	863
23,405	17,377
1,324	6,587
62,222	64,060
1,618	2,307
2,499	10,206
1,298	1,047
1,500	2,400
—	1,520
1,375	—
13,487	—
723,827	743,306
11,916	12,424
\$ 735,743	\$755,730

NOTES TO FINANCIAL STATEMENTS

NOTE 1 — SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Standards of Accounting and Reporting

The Association follows standards of accounting and financial reporting prescribed for voluntary health and welfare agencies. In accordance with these standards, expenditures for land, building and equipment and the fair value of donated property are capitalized. Depreciation is recorded over the estimated useful lives of the assets using the straight-line method, based on the following useful lives:

Building and Improvements	10 to 25 Years
Equipment	5 to 10 Years

Inventories are stated at cost and consist of finished goods, work in process, and raw materials. All contributions are considered available for the general programs of the Association, unless specifically restricted by the donor. Some Foote supplies and postage for the contribution office are purchased in advance and are recorded as a prepaid expense in the financial statements.

The amounts shown for August 31, 1981 in the accompanying financial statements are presented to provide a basis for comparison with August 31, 1982 and present summarized totals only.

Donated Property

Investments donated to the Association are recorded at their fair market value on the day they are received by the Association, and are added to the principal of the permanent funds.

Legacies in Process

The Association is the beneficiary under various wills and trust agreements, the total realizable amount of which is not presently determinable. Such amounts will be recorded when clear title is established and the proceeds are measurable.

Current Funds Unrestricted Fund Balance

The portion of the current funds unrestricted fund balance available for program supplementation and contingencies may be utilized by specific action of the board of directors and is reserved for the continuity of the Association's program activities and to meet emergency needs.

NOTE 2 — INVESTMENTS OF PERMANENT FUND

The market value and unrealized appreciation (depreciation) of investments are summarized as follows:

Investments	Book Value	Market Value	Unrealized Appreciation (Depreciation)
U.S. Gov. Bonds and Notes	\$ 47,831	\$ 44,382	\$ (3,449)
Other Bonds	284,982	219,531	(65,451)
Stocks	881,476	1,020,150	138,674
Certificates of Deposits	—	—	—
Totals	<u>\$ 1,214,289</u>	<u>\$ 1,284,063</u>	<u>\$ 69,774</u>

NOTE 3 — LEGACIES AND BEQUESTS

The Association has adopted the policy of adding all legacies and bequests, restricted and unrestricted, to the permanent fund principal, using only the income to support their current operations.

NOTE 4 — PLANT FUND

At August 31, 1982, and August 31, 1981, the cost of such assets of the land, building and equipment fund were as follows:

	1982	1981
Land	\$ 66,000	\$ 69,000
Building	91,900	104,700
Building Improvements	—	25,093
Homecraft Van	—	12,425
Renovations In Progress	261,821	1,950
Furniture and Fixtures	26,849	23,949
Total	<u>446,570</u>	<u>237,117</u>
Less: Accumulated Depreciation	<u>18,598</u>	<u>(50,673)</u>
Net Depreciated Value	<u>\$ 427,972</u>	<u>\$ 186,444</u>

The Association purchased a building during the fiscal year 1981 to be used as the new office building for the Association. The Association entered into a contract with an architectural firm to have extensive renovation work done on this building. No depreciation has been taken during the fiscal years 1981 and 1982 on the new building or on the renovation in progress.

The Association sold its property located at 60 School Street, Concord, New Hampshire on August 13, 1982. The selling price of the property was \$85,000 of which \$70,000 was paid. The Association holds a note and second mortgage for the balance of \$15,000. The note is due on August 13, 1988 with interest payable annually at the rate of 21 percent.

NOTE 5 — RETIREMENT PLAN

The Association provides retirement benefits for substantially all employees through individual annuities. Retirement benefits equal the amount accumulated to each employee's credit at the date of retirement. All costs of the plan are borne by the Association. Benefits were provided with the Paul Revere Life Insurance Company of Worcester, Massachusetts through the fiscal plan year ended September 30, 1981. The plan's costs to the Association for the fiscal years ended August 31, 1982 and August 31, 1981 were \$1,611 and \$18,656, respectively.

Commencing with the fiscal plan year ending September 30, 1982, the Association will provide benefits with Aetna Financial Services. The accrued plan costs through August 31, 1982 is \$14,172.

NOTE 6 — RELATED PARTY TRANSACTIONS

Included among the Association's board members are volunteers from the financial community who provide valuable assistance to the Association in the development of policies and programs. During the fiscal years ended August 31, 1982 and 1981, most of the cash and temporary investments were maintained in banks with which board members were associated.

It is management's opinion that the terms of these investments are no less favorable than those that would have been obtained if the investments were maintained in banks of unrelated parties. Contributions made to this Association by its governing board members, officers or employees need not be disclosed as they do not receive a reciprocal economic benefit in consideration for any contributions.

NOTE 7 — GRANTS RECEIVED

The Association received the following grants from governments and other agencies:

	Unexpended Balance August 31, 1981	Received	Used	Unexpended Balance August 31, 1982
State Library Serv. Council on Aging, Low Vision	\$ 4,757	\$ —	\$ 610	\$ 4,147
Rural Community Services Network	—	14,122	14,122	—
State of N.H. Purchase of Assoc. Services	19,669	2,216	18,026	3,859
Total Unexpended Balance, Exhibit C	<u>—</u>	<u>18,572</u>	<u>18,572</u>	<u>—</u>
	<u>\$ 24,426</u>	<u>\$ 34,910</u>	<u>\$ 51,330</u>	<u>\$ 8,006</u>

NOTE 8 — LEASES

The Association currently has a lease agreement with the State of New Hampshire for a craft shop in Crawford Notch to sell blind made products. Free rental of the property is received by the Association in exchange for upkeep of the property.

NOTE 9 — TAX STATUS

The Association has been determined to be an organization which is not a private foundation and is exempt from tax under Section 501 (c)(3) of the U.S. Internal Revenue Code. Contributions to the Association are qualified for the 50% charitable contribution deduction.

NOTE 10 — LOW VISION FUND

In May, 1979, the Association entered into agreement with the State of New Hampshire to take over and run the low vision program, previously operated by the Southeastern Regional Education Service Center, Inc. The Association acquired a fully equipped van, office equipment, clinical equipment, visual aids and appliances, inventory and \$23,838 cash at no cost to the Association. The total value of the van, equipment, inventory and cash at May, 1979 was \$68,187.

The agreement between the Association and the state gives the Association ownership of all the assets and cash. In the event that the Association or the state terminates the agreement, ownership of all equipment, inventory and cash remaining from the original balance will revert back to the state. At August 31, 1982 and 1981 the valuation of the assets are as follows:

	1982	1981	Life
Low Vision Van	\$ 16,770	\$ 16,770	4 Years
Office and Clinical Equipment	14,018	13,623	5-10 Years
Total	<u>30,788</u>	<u>30,393</u>	
Less: Accumulated Depreciation	<u>20,707</u>	<u>15,115</u>	
Net Depreciated Value	<u>\$ 10,081</u>	<u>\$ 15,278</u>	

Depreciation expense on low vision fixed assets during 1982 and 1981 were \$5,592 and \$6,086 respectively

The Association's low vision program was audited by the federal government to determine if the original terms of the grant had expired and if the Association would have to pay back the unexpended portion of the original \$23,838 received. The federal governments audit allows the Association to keep any of the original unexpended funds. As a result, the entire fund balance is now classified as unrestricted.

NOTE 11 — PLANT FUND, FUND DRIVE

The Association entered into a contract to conduct a fund drive to raise money to pay for the purchase and renovation of the new property. As of August 31, 1982 the fund drive has received \$274,554 and has pledges of \$124,048 in excess of the amount already received. No income has been recognized for the amounts pledged but not received because of the uncertainty of collection.

Audited by:

JOHN J. HURLEY & CO., P.C.
Certified Public Accountants
 194A Pleasant Street
 Concord, New Hampshire 03301

MEMORIALS

A **Memorial Gift** to the New Hampshire Association for the Blind is a most fitting tribute to the memory of a deceased relative or friend. A memorial gift can also be made to commemorate a joyous event—an anniversary perhaps, or the achievement of a special goal.

To make a memorial gift to the Association for the Blind, send your contribution and specify the name of the person honored, and the name and address of the family or person to whom the acknowledgement should be sent as well as your own name and address. An appropriate expression of appreciation will be sent immediately.

BEQUESTS

Another way to make a significant contribution to the future work of the New Hampshire Association for the Blind is to include a gift of money or property in your will. Please consult your attorney for advice on the best way to achieve your objectives by means of a bequest.

No matter how your gift is made, a review of this report should assure you that your money will be used prudently for the benefit of blind and visually impaired persons throughout New Hampshire.



You Are Invited to Visit Our Newest:

LAMPLIGHTER CRAFT SHOP
Route 3 — Hooksett
Phone: 623-8565

Featuring blindmade Lamplighter Products and items made by other NH Craftsmen.

Directions: I-93: Hooksett Exit (#9), to Route 3 North: right-side, just past the K-Mart Plaza; traveling South on Route 3: left side, just beyond Route 28 By-Pass. Across from Merchants Motors.



**New Hampshire Association
for the Blind**
25 Walker Street
Concord, New Hampshire 03301
Telephone 224-4039

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The New Hampshire Association for the Blind is accredited by the National Accreditation Council which evaluates service rendered by agencies serving blind and visually handicapped people